

Fill in this information to identify the case:

Debtor 1	Donna Sue Pickel fka Donna Sue Sloan		
Debtor 2			
(Spouse, if filing)	Kevin Joseph Pickel		
United States Bankruptcy Court for the:	Southern	District of	Indiana
Case Number	14-02195-JMC-13		(State)

Official Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: PHH Mortgage Corporation Court Claim no. (if known) 11

Last four digits of any number you use to identify the debtor's account: 0495

Property address: 4478 Connaught West Drive
Plainfield, IN 46168-7554

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the Debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 05/01/2019
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ _____
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____
- c. Total. Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

_____/_____/_____
MM / DD / YYYY

Debtor 1 Donna Sue Pickel fka Donna Sue SloanCase number (if known) 14-02195-JMC-13**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box.

☐ I am the creditor ☒ I am the creditor's authorized agent.

I declare under penalties of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X Kristin L. Durianski Date 4/18/2019
Signature

Print: Kristin L. Durianski Title Attorney
First Name Middle Name Last Name

Company Codilis Law, LLC

Address 8050 Cleveland Place
Merrillville, IN 46410

Contact Phone (219) 736-5579 Email bankruptcy@codilis.com

Attorney
File: 1026459

CERTIFICATE OF SERVICE

I certify that on April 18, 2019, a copy of the attached was filed electronically. Notice of this filing will be sent to the following parties through the Court's Electronic Case Filing System. Parties may access this filing through the Court's system.

Robert B. Lynch; erin@lynchandbelch.com
Robert A. Brothers; ecfmail@bobbrothersch13.com
United States Trustee, S.D., IN; ustpreion10.in.ecf@usdoj.gov

I further certify that on April 18, 2019, a copy of the attached was mailed by depositing in the U.S. Mail to the following:

Donna Sue Pickel
Kevin Joseph Pickel
4478 Connaught W. Drive
Plainfield, IN 46168

Attorneys for Creditor

By: Kristin L. Durianski
Kristin L. Durianski 24866-64

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Merrillville, IN 46410
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bankruptcy@codilis.com
Atty File: 1026459

This firm is deemed to be a debt collector.